

Certificate Number: 01356-CAE-DE-011809237

Bankruptcy Case Number: 10-36425



01356-CAE-DE-011809237

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 28, 2010, at 11:43 o'clock PM EDT, Stephen McNulty completed a course on personal financial management given by internet by Hummingbird Credit Counseling and Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of California.

Date: July 29, 2010 By: /s/Sarah L Boyle for Victoria Wright

Name: Victoria Wright

Title: Executive Director of Education